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Corporate Information

Board of Directors

H.H. Sheikh Hamdan Bin Mubarak Al Nahayan
Chairman

Mr. Abdulla Khalil Al Mutawa
Director

Mr. Abdulla Nasser Hawaileel Al-Mansoori
Director

Mr. Khalid Mana Saeed Al Otaiba
Director

Mr. Ikram Ul-Majeed Sehgal
Director

Mr. Nadeem Iqbal Sheikh
Director

Mr. Atif Bajwa
Chief Executive Officer

Board Audit Committee

Mr. Abdulla Khalil Al Mutawa
Director

Mr. Khalid Mana Saeed Al Otaiba
Director

Mr. Nadeem Iqbal Sheikh
Director

Mr. Yasar Rashid
Secretary

Board Strategy and Finance Committee

Mr. Abdulla Khalil Al Mutawa
Director

Mr. Khalid Mana Saeed Al Otaiba
Director

Mr. Ikram Ul-Majeed Sehgal
Director

Mr. Atif Bajwa
Chief Executive Officer

Mr. M. Iftikhar Shabbir
Secretary

Board Risk Management Committee

Mr. Khalid Mana Saeed Al Otaiba
Director

Mr. Abdulla Khalil Al Mutawa
Director

Mr. Ikram Ul-Majeed Sehgal
Director

Mr. Atif Bajwa
Chief Executive Officer

Mr. Haroon Khalid
Secretary

Board Human Resource Management Committee

Mr. Abdulla Khalil Al Mutawa
Director

Mr. Khalid Mana Saeed Al Otaiba
Director

Mr. Nadeem Iqbal Sheikh
Director

Mr. Atif Bajwa
Chief Executive Officer

Mr. Mian Ejaz Ahmad
Secretary

**Central Management Committee**

Mr. Atif Bajwa
Chairman

Mr. Bahauddin Khan
Member

Mr. Suhail Yaqoob Khan
Member

Mr. A. Wahid Dada
Member

Mr. Faisal Farooq Khan
Member

Mr. Khurram Hussain
Member

Ms. Mehreen Ahmed
Member

Mr. Mirza Zafar Baig
Member

Mr. Saad Ur Rahman Khan
Member

Mr. Syed Ali Sultan
Member

Mr. Rizwan Ata
Member

Mr. Abdul Rauf Danka
Secretary

Chief Operating Officer

Mr. Bahauddin Khan

Company Secretary

Mr. Mian Ejaz Ahmad

Chief Financial Officer

Mr. Mirza Zafar Baig

Auditors

KPMG Taseer Hadi & Co.
Chartered Accountants

Registered / Head Office

B. A. Building
I. I. Chundrigar Road,
Karachi, Pakistan.
www.bankalfalah.com

Bank Alfalah Limited

Directors' Review

On behalf of the Board of Directors, I am pleased to present the condensed interim financial statements of the Bank for the nine months period ended September 30, 2013.

	(Rupees in '000)
Profit before provisions and taxation	5,861,075
Provisions against loans and advances - net	(686,325)
Provisions for diminution in value of investments	(389,797)
	(1,076,122)
Profit before taxation	4,784,953
Taxation	(1,467,142)
Profit after taxation	3,317,811
Earnings per share	Rs. 2.46

Performance Review:

The Bank has registered commendable results, amidst a challenging operating environment and a low interest rate regime, with Profit before tax of Rs. 4,785 million for the nine months period ended September 30, 2013 as compared to Rs. 5,219 million in corresponding period last year. Earnings per share for the nine months of current period were reported at Rs 2.46 as against Rs. 2.52 in the corresponding period last year.

Quarter on quarter comparison shows an impressive growth in profit before tax by 24%, with earnings of Rs. 2,039 million recorded in third quarter as compared Rs. 1,640 million earned in same quarter last year.

The bank's deposit base has grown by 8% to Rs. 493,006 million in September 2013 as compared to Rs 457,119 million in December 2012. Total assets of the bank also grew by about 8% to Rs 575,919 million over the same period. Advances level (net) increased marginally to Rs. 236,297 million in September 2013 as compared to Rs. 233,933 million in December 2012, whereas net investments were recorded at Rs. 215,119 million at September 2013, an increase of 13.5% from December 2012.

Bank's infection ratio remains around 8.5% which is well below the industry average. Non-performing loans (NPLs) improved to Rs 21,296 million at September 2013 as compared to Rs 22,182 million in December last year.

Economic Review:

The economy has witnessed spells of growth and stable inflation. Marginal pick up in credit to certain private sectors has also been noted. However, energy shortages, security situation, fiscal deficit and balance of payment issues continue to pose challenges to a sustainable economic recovery. The Pakistani Rupee has also been under pressure and its value has depreciated by about 5% against US Dollar since beginning of financial year 2013-14.

In the wake of increasing year-on-year CPI inflation from 5.9% in June 2013 to 8.5 percent in August 2013, the State Bank of Pakistan (SBP) increased the policy rate by 50 bps in September 2013. The decision to increase the policy rate was accompanied by an increase in Minimum Deposit Rate (MDR) on PLS saving accounts, which has now been linked with the interest rate corridor-floor (repo rate). Effective from October 1, 2013, banks are now liable to pay at least 50bps below SBP repo rate (which is 7 percent now) effectively increasing minimum return on saving deposits by 50bps to 6.5 percent.

**Looking Ahead:**

With the policy rate recently picking up, improvement in earnings can be anticipated going forward. The increase in minimum savings deposit rates and keeping in view the inflationary trends, effective cost management shall be the key focus area.

The Bank has continued to expand its footprint with new branches being added to the network. During the current quarter the Bank achieved the 500th branch milestone, and we have plans to add further branches over the coming months. With the Bank's internet banking platform also now operational, we remain focused on delivering convenience and comfort to our valued customers.

Credit Rating

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

Acknowledgments:

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

ATIF BAJWA
Director & Chief Executive Officer
Date: October 27, 2013
Place: Abu Dhabi

Bank Alfalah Limited

Unconsolidated Condensed Interim Statement of Financial Position

As At September 30, 2013

	Note	September 30, 2013 (Un-audited)	December 31, 2012 (Audited) (Restated)
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks		62,375,322	58,044,054
Balances with other banks		28,542,330	26,720,993
Lendings to financial institutions	7	2,480,324	876,870
Investments - net	8	215,119,523	189,486,762
Advances - net	9	236,297,004	233,933,358
Operating fixed assets	10	14,761,395	13,747,520
Deferred tax assets		1,522,377	384,601
Other assets		14,820,902	13,272,536
		575,919,177	536,466,694
LIABILITIES			
Bills payable		11,488,932	8,430,910
Borrowings		17,210,257	21,227,834
Deposits and other accounts	11	493,006,151	457,118,723
Sub-ordinated loans		10,432,175	5,874,742
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities - net		-	-
Other liabilities		13,259,794	13,756,441
		545,397,309	506,408,650
NET ASSETS		<u>30,521,868</u>	<u>30,058,044</u>
REPRESENTED BY			
Share capital		13,491,563	13,491,563
Reserves		7,027,969	5,636,549
Unappropriated profit		6,355,341	6,372,270
		26,874,873	25,500,382
Surplus on revaluation of assets - net of tax		3,646,995	4,557,662
		<u>30,521,868</u>	<u>30,058,044</u>
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The annexed notes 1 to 18 and Annexure I form an integral part of this unconsolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



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

For the Quarter and Nine Months Period Ended September 30, 2013

Note	Quarter ended Sept 30, 2013	Nine months period ended Sept 30, 2013	Quarter ended Sept 30, 2012	Nine months period ended Sept 30, 2012	
----- (Rupees in '000) -----					
Mark-up / return / interest earned	10,850,604	32,290,834	12,032,027	34,775,460	
Mark-up / return / interest expensed	6,194,595	19,772,149	7,272,138	20,896,179	
Net mark-up / interest income	4,656,009	12,518,685	4,759,889	13,879,281	
Provision against loans and advances - net	203,220	686,325	590,219	940,090	
Provision for diminution in value of investments - net	(132)	389,797	361,392	989,644	
Bad debts written-off directly	1,116	1,150	399	2,096	
	204,204	1,077,272	952,010	1,931,830	
Net mark-up / interest income after provisions	4,451,805	11,441,413	3,807,879	11,947,451	
Non mark-up / interest income					
Fee, commission and brokerage income	680,178	2,081,933	652,700	1,841,324	
Dividend income	119,185	375,538	68,921	220,581	
Income from dealing in foreign currencies	494,492	1,125,459	343,778	1,054,302	
Gain on sale of securities - net	360,675	1,028,035	483,881	582,520	
Unrealized gain / (loss) on revaluation of investments classified as held for trading - net	(5,303)	4,517	9,029	6,210	
Other income	417,103	1,342,118	409,592	1,342,217	
Total non-mark-up / interest income	2,066,330	5,957,600	1,967,901	5,047,154	
	6,518,135	17,399,013	5,775,780	16,994,605	
Non mark-up / interest expenses					
Administrative expenses	4,437,710	12,525,795	4,011,009	11,526,115	
Reversal against off-balance sheet obligations	(10,903)	(2,441)	(24,760)	(23,560)	
Provision / (Reversal) against other assets	10,271	(25,864)	90,968	113,547	
Other charges	42,065	116,570	58,591	159,458	
Total non-mark-up / interest expenses	4,479,143	12,614,060	4,135,808	11,775,560	
	2,038,992	4,784,953	1,639,972	5,219,045	
Extraordinary / unusual items	-	-	-	-	
Profit before taxation	2,038,992	4,784,953	1,639,972	5,219,045	
Taxation	15				
- Current	705,687	1,957,057	1,004,001	2,343,365	
- Deferred	(41,095)	(379,915)	(436,263)	(523,213)	
- Prior years	-	(110,000)	-	-	
	664,592	1,467,142	567,738	1,820,152	
Profit after taxation	1,374,400	3,317,811	1,072,234	3,398,893	
	(Rupees)		(Rupees)		
Basic and diluted earnings per share	13	1.02	2.46	0.79	2.52

The annexed notes 1 to 18 and Annexure I form an integral part of this unconsolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Bank Alfalah Limited

Unconsolidated Condensed Interim Statement Of Comprehensive Income (Un-audited)

For the Quarter and Nine Months Period Ended September 30, 2013

	Quarter ended Sept 30, 2013	Nine months period ended Sept 30, 2013	Quarter ended Sept 30, 2012	Nine months period ended Sept 30, 2012
	----- (Restated) -----			
	----- (Rupees in '000) -----			
Profit after taxation	1,374,400	3,317,811	1,072,234	3,398,893
Other comprehensive income:				
Items that are or may be reclassified subsequently to profit or loss:				
Exchange differences on translation of net investment in foreign branches	529,633	727,858	15,128	248,075
Items that will never be reclassified to profit or loss:				
Effect of change in accounting policy with respect to accounting for actuarial gains and losses - note 4	-	-	13,621	40,861
Comprehensive income - transferred to condensed interim statement of changes in equity	<u>1,904,033</u>	<u>4,045,669</u>	<u>1,100,983</u>	<u>3,687,829</u>
Components of comprehensive income not reflected in equity				
(Deficit) / surplus on revaluation of available-for-sale securities - net of tax	(821,961)	(877,035)	1,207,822	1,290,173
Total comprehensive income	<u><u>1,082,072</u></u>	<u><u>3,168,634</u></u>	<u><u>2,308,805</u></u>	<u><u>4,978,002</u></u>

The annexed notes 1 to 18 and Annexure I form an integral part of this unconsolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



Unconsolidated Condensed Interim Cash Flow Statement (Un-audited)

For the Nine Months Period Ended September 30, 2013

	Note	Nine months period ended Sept 30, 2013	Nine months period ended Sept 30, 2012
(Rupees in '000)			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		4,784,953	5,219,045
Less: Dividend income		(375,538)	(220,581)
		<u>4,409,415</u>	<u>4,998,464</u>
Adjustments for :			
Depreciation		1,012,415	1,186,549
Amortisation		142,555	114,605
Provision against loans and advances - net		686,325	940,090
Provision for diminution in value of investments - net		389,797	989,644
Reversal of Provision against off-balance sheet obligations		(2,441)	(23,560)
(Reversal) / Provision against other assets		(25,864)	113,547
Unrealized gain on revaluation of investments classified as held for trading - net		(4,517)	(6,210)
Bad debts written-off directly		1,150	2,096
Gain on sale of operating fixed assets - net		(9,778)	(5,573)
Charge for defined benefit plan		219,362	213,184
		<u>2,409,004</u>	<u>3,524,372</u>
		6,818,419	8,522,836
(Increase) / decrease in operating assets			
Lendings to financial institutions		-	(295,582)
Held-for-trading securities		63,714	4,632,657
Advances		(3,051,121)	(14,214,571)
Other assets (excluding tax recoverable and dividend receivable)		(1,166,684)	1,814,806
		<u>(4,154,091)</u>	<u>(8,062,690)</u>
Increase / (decrease) in operating liabilities			
Bills payable		3,058,022	2,395,591
Borrowings		(3,966,049)	23,021,414
Deposits and other accounts		35,887,428	17,545,893
Other liabilities		(713,568)	1,945,257
		<u>34,265,833</u>	<u>44,908,155</u>
		36,930,161	45,368,301
Income tax paid		(2,464,002)	(2,171,484)
Net cash flows generated from operating activities		<u>34,466,159</u>	<u>43,196,817</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investments in available-for-sale securities		(31,902,328)	(38,962,509)
Net investments in held-to-maturity securities		4,471,289	(2,522,114)
(Investment) / redemption in associated companies		-	(1,500,000)
Dividend income received		351,054	197,460
Investment in operating fixed assets		(2,179,413)	(693,015)
Proceeds from sale of operating fixed assets		13,848	21,739
Net cash flows used in investing activities		<u>(29,245,550)</u>	<u>(43,458,439)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds / (Redemption) of sub-ordinated loans		4,557,433	(417,004)
Dividend paid		(2,698,313)	(2,361,023)
Net cash flows used in financing activities		<u>1,859,120</u>	<u>(2,778,027)</u>
Exchange difference on translation of the net investments in foreign branches		727,858	248,075
(Decrease) / increase in cash and cash equivalents		<u>7,807,587</u>	<u>(2,791,574)</u>
Cash and cash equivalents at beginning of the period		85,555,740	69,927,497
Cash and cash equivalents at end of the period	14	<u>93,363,327</u>	<u>67,135,923</u>

The annexed notes 1 to 18 and Annexure I form an integral part of this unconsolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Bank Alfalah Limited

Unconsolidated Condensed Interim Statement Of Changes In Equity (Un-audited)

For the Nine Months Period Ended September 30, 2013

	Share Capital	Statutory Reserve *	Exchange Translation Reserve	Unappropriated Profit	Total
	------(Rupees in ' 000)-----				
Balance as at January 1, 2012 - as previously reported	13,491,563	3,661,758	438,506	5,248,059	22,839,886
Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4	-	-	-	(243,840)	(243,840)
Balance as at January 01, 2012 - re presented	13,491,563	3,661,758	438,506	5,004,219	22,596,046
Changes in equity for the nine months period ended September 30, 2012					
Total Comprehensive income for the period					
Profit after taxation for the nine months period ended September 30, 2012	-	-	-	3,398,893	3,398,893
Other comprehensive income for the nine months period ended September 30, 2012					
Exchange differences on translation of net investment in foreign branches	-	-	248,075	-	248,075
Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4	-	-	-	40,861	40,861
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	30,385	30,385
Transfer to statutory reserve	-	679,779	-	(679,779)	-
Transactions with owners, recorded directly in equity					
Final cash dividend for the year ended December 31, 2011 @ 17.5%	-	-	-	(2,361,023)	(2,361,023)
Balance as at September 30, 2012 - re presented	13,491,563	4,341,537	686,581	5,433,556	23,953,237
Total Comprehensive income for the period					
Profit after taxation for the quarter ended December 31, 2012	-	-	-	1,157,228	1,157,228
Other comprehensive income for the quarter ended December 31, 2012					
Exchange differences on translation of net investment in foreign branches	-	-	376,986	-	376,986
Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4	-	-	-	13,621	13,621
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	(690)	(690)
Transfer to statutory reserve	-	231,445	-	(231,445)	-
Balance as at December 31, 2012 - re presented	13,491,563	4,572,982	1,063,567	6,372,270	25,500,382
Changes in equity for the nine months period ended September 30, 2013					
Total Comprehensive income for the period					
Profit after taxation for the nine months period ended September 30, 2013	-	-	-	3,317,811	3,317,811
Other comprehensive income for the nine months period ended September 30, 2013					
Exchange differences on translation of net investment in foreign branches	-	-	727,858	-	727,858
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	27,135	27,135
Transfer to statutory reserve	-	663,562	-	(663,562)	-
Transactions with owners, recorded directly in equity					
Final cash dividend for the year ended December 31, 2012 @ 20%	-	-	-	(2,698,313)	(2,698,313)
Balance as at September 30, 2013	13,491,563	5,236,544	1,791,425	6,355,341	26,874,873

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

The annexed notes 1 to 18 and Annexure I form an integral part of this unconsolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman



**Notes To And Forming Part Of The Unconsolidated
Condensed Interim Financial Information (Un-audited)
For the Nine Months Period Ended September 30, 2013**

1 STATUS AND NATURE OF BUSINESS

Bank Alfalah Limited (the Bank) is a banking company incorporated in Pakistan on June 21, 1992 as a public limited company under the Companies Ordinance, 1984. It commenced its banking operations on November 1, 1992. The Bank's registered office is at B. A. Building, I. I. Chundrigar Road, Karachi and is listed on the Karachi, Lahore and Islamabad Stock Exchanges. The Bank is engaged in banking services as described in the Banking Companies Ordinance, 1962 and is operating through 376 conventional banking branches including 7 sub branches (2012: 353 branches including 10 sub branches), 10 overseas branches (2012: 7 branches), 114 Islamic banking branches (2012: 110 branches) and 1 offshore banking unit (2012: 1 unit).

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

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

2 BASIS OF PRESENTATION

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

3 STATEMENT OF COMPLIANCE

- 3.1 The unconsolidated condensed interim financial information of the Bank for nine months period ended September 30, 2013 has been prepared in accordance with the requirements of the International Accounting Standard 34 - Interim Financial Reporting, provisions of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 and directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan. In case where requirements differ, the provisions of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and the said directives have been followed.
- 3.2 The State Bank of Pakistan has deferred the applicability of International Accounting Standard (IAS) 39, 'Financial Instruments: Recognition and Measurement' and International Accounting Standard (IAS) 40, 'Investment Property' for Banking Companies through BSD Circular No. 10 dated August 26, 2002 till further instructions. Further the Securities and Exchange Commission of Pakistan has deferred the applicability of International Financial Reporting Standard (IFRS) 7, Financial Instruments: Disclosures (IFRS 7) on banking companies vide 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.

3.3 In addition, the Securities and Exchange Commission of Pakistan (SECP) has notified the Islamic Financial Accounting Standard (IFAS) 1, Murabaha issued by the Institute of Chartered Accountants of Pakistan. IFAS 1 was effective for financial periods beginning on or after January 1, 2006. The standard has not been adopted by Islamic branches of the Bank 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.

3.4 New disclosure requirement relating to Islamic Banking Business

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

	September 30, 2013	December 31, 2012
	(Rupees in '000)	
Impact on statement of financial position		
Decrease in other assets	(2,259,049)	(3,827,408)
Increase in Islamic Financing and Related Assets	2,259,049	3,827,408

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

4 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

4.1 Change in accounting policies

a) Presentation of items of other comprehensive income

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

b) Employee Benefits (Defined Benefit Plan)

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

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

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



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

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

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

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

	As at 31 December 2012			As at 01 January 2012		
	As previously reported	Re-stated	As Re-stated	As previously reported	Re-stated	As Re-stated
-----Rupees in '000-----						
Effect on statement of financial position						
Increase in payable to gratuity fund	-	189,358	189,358	-	243,840	243,840
Decrease in unappropriated profit	6,561,628	(189,358)	6,372,270	5,248,059	(243,840)	5,004,219
	Nine months period ended Sept 30, 2013	Three months period ended December 31, 2012		Nine months period ended Sept 30, 2012		Prior to January 01, 2012
-----Rupees in '000-----						
Effect on other comprehensive income						
Amortisation of actuarial gains / (losses) recognised in other comprehensive income	-	13,621		40,861		(243,840)

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

4.2 Employees Stock Option Scheme

The Bank's Employees Stock Option Scheme (ESOS) was duly approved by the Bank's Shareholders in their Annual General Meeting held on March 29, 2013. Under the scheme, the Bank shall grant share options to key employees, to be decided by the Board's Compensation Committee formulated in this regard. The Securities and Exchange Commission of Pakistan has also approved the scheme and has further advised the Bank to take approval of the shareholders for issuance of new shares under the scheme (without issuance of right shares).

5 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

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

6 FINANCIAL RISK MANAGEMENT

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

7 LENDINGS TO FINANCIAL INSTITUTIONS

	Note	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
(Rupees in '000)			
Call money lendings	7.1	2,480,324	876,870
Repurchase agreement lendings (Reverse Repo)		-	-
		<u>2,480,324</u>	<u>876,870</u>

7.1 These represent short term lending to financial institutions at interest rates ranges from 0.1% to 13.25% per annum (2012: 2.74% to 11.00% per annum) with maturities upto January 2014 (2012: March 2013)

8 INVESTMENTS - NET

8.1 Investments by types

	Note	September 30, 2013 (Un-audited)			December 31, 2012 (Audited)		
		Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
-----Rupees in '000-----							
Held-for-trading securities							
Market Treasury Bills		3,436,169	-	3,436,169	3,020,153	-	3,020,153
Pakistan Investment Bonds		-	-	-	480,749	-	480,749
Overseas Bonds		30,892	-	30,892	28,362	-	28,362
		<u>3,467,061</u>	<u>-</u>	<u>3,467,061</u>	<u>3,529,264</u>	<u>-</u>	<u>3,529,264</u>
Available-for-sale securities							
Market Treasury Bills		103,371,032	2,945,334	106,316,366	74,660,772	5,941,119	80,601,891
Pakistan Investment Bonds		16,657,178	-	16,657,178	21,457,599	25,000	21,482,599
Fully paid up ordinary shares / units - Listed		4,347,382	-	4,347,382	2,848,630	-	2,848,630
Fully paid up ordinary shares - Unlisted		4,426,616	-	4,426,616	4,496,617	-	4,496,617
Term Finance Certificates		1,143,398	-	1,143,398	1,278,903	-	1,278,903
Preference Shares - Listed		108,835	-	108,835	108,835	-	108,835
Preference Shares - Unlisted		340,000	-	340,000	40,000	-	40,000
Sukuk Bonds		56,762,439	-	56,762,439	47,429,865	-	47,429,865
		<u>187,156,880</u>	<u>2,945,334</u>	<u>190,102,214</u>	<u>152,321,221</u>	<u>5,966,119</u>	<u>158,287,340</u>
Held-to-maturity securities							
Market Treasury Bills		1,790,709	-	1,790,709	6,552,224	-	6,552,224
Pakistan Investment Bonds		14,324,016	-	14,324,016	11,809,204	-	11,809,204
Term Finance Certificates		526,888	-	526,888	628,374	-	628,374
Pakistan Euro Bonds		2,592,143	-	2,592,143	1,605,457	-	1,605,457
Credit Linked Note		-	-	-	485,749	-	485,749
Overseas Bonds		3,105,794	-	3,105,794	4,718,310	-	4,718,310
Sukuk Bonds		1,720,131	-	1,720,131	2,731,652	-	2,731,652
		<u>24,059,681</u>	<u>-</u>	<u>24,059,681</u>	<u>28,530,970</u>	<u>-</u>	<u>28,530,970</u>
Associates							
Alfalah Insurance Limited		68,990	-	68,990	68,990	-	68,990
Alfalah GHP Value Fund		100,000	-	100,000	100,000	-	100,000
Alfalah GHP Income Multiplier Fund		250,000	-	250,000	250,000	-	250,000
Alfalah GHP Islamic Fund		250,000	-	250,000	250,000	-	250,000
Alfalah GHP Cash Fund		1,500,000	-	1,500,000	1,500,000	-	1,500,000
Alfalah GHP Investment Management Limited		130,493	-	130,493	130,493	-	130,493
		<u>2,299,483</u>	<u>-</u>	<u>2,299,483</u>	<u>2,299,483</u>	<u>-</u>	<u>2,299,483</u>
Subsidiary							
Alfalah Securities (Private) Limited		826,000	-	826,000	826,000	-	826,000
Investments at cost		<u>217,809,105</u>	<u>2,945,334</u>	<u>220,754,439</u>	<u>187,506,938</u>	<u>5,966,119</u>	<u>193,473,057</u>
Less: Provision for diminution in value of investments	8.2	<u>(6,425,861)</u>	<u>-</u>	<u>(6,425,861)</u>	<u>(6,123,518)</u>	<u>-</u>	<u>(6,123,518)</u>
Investments (net of provisions)		<u>211,383,244</u>	<u>2,945,334</u>	<u>214,328,578</u>	<u>181,383,420</u>	<u>5,966,119</u>	<u>187,349,539</u>
(Deficit) / Surplus on revaluation of held for trading securities - net		4,517	-	4,517	1,511	-	1,511
Surplus / (Deficit) on revaluation of available for sale securities-net		785,936	492	786,428	2,121,176	14,536	2,135,712
Total investments		<u>212,173,697</u>	<u>2,945,826</u>	<u>215,119,523</u>	<u>183,506,107</u>	<u>5,980,655</u>	<u>189,486,762</u>



	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
	(Rupees in '000)	
8.2 Particulars of provision for diminution in value of investments		
Opening balance	6,123,518	4,585,554
Charge for the period / year	394,403	1,708,833
Reversals	(4,606)	-
Provision written off during the period / year	(87,454)	(170,869)
Closing balance	<u>6,425,861</u>	<u>6,123,518</u>
8.3 Particulars of provision for diminution in the value of investments by type and segment		
Available for sale securities		
Listed companies / mutual funds		
- Fully paid up ordinary shares / units		
- Wateen Telecom Limited (Related party)	287,223	287,223
- Others	-	45,454
- Preference Shares		
- Agritech Limited	108,835	108,835
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
- Al-Hamra Avenue (Private) Limited	32,500	25,000
- Warid Telecom (Private) Limited (Related party)	4,366,796	4,003,716
- Term finance certificates		
- Azgard Nine Limited	76,220	76,220
- Flying Board & Paper Products	21,500	21,500
- Preference shares		
- First Dawood Investment Bank Limited	15,000	15,000
- Trust Investment Bank Limited	23,652	23,652
Held-to-maturity securities		
Listed securities		
- Term finance certificates		
- Gharibwal Cement Limited	8,120	8,120
- New Allied Electronics	2,185	2,185
Unlisted securities		
- Term finance certificates / sukuk bonds		
- Agritech Limited	465,000	465,000
- Zulekha Textile Limited (formerly Khunja Textile Mills Limited)	27,302	28,988
- BRR Guardian Modaraba	25,000	25,000
- Sitara peroxide (private) Limited	59,771	59,771
- Sitara Energy Limited	7,926	7,926
- Security Leasing Corporation Limited	67,106	53,203
Investment in subsidiary company		
Unlisted company		
- Fully paid up ordinary shares of Rs. 10 each		
- Alfalah Securities (Private) Limited	826,000	826,000
	<u>6,425,861</u>	<u>6,123,518</u>

	Note	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
(Rupees in '000)			
9 ADVANCES - NET			
Loans, cash credits, running finances, etc.			
- In Pakistan		214,394,944	213,077,555
- Outside Pakistan		13,086,382	13,740,080
		<u>227,481,326</u>	<u>226,817,635</u>
Net investment in finance lease			
- In Pakistan		4,568,762	4,060,202
- Outside Pakistan		-	-
		<u>4,568,762</u>	<u>4,060,202</u>
Financing and investing assets under IFAS 2 Ijarah		4,953,281	4,792,119
Bills discounted and purchased (excluding market treasury bills)			
- Payable in Pakistan		11,630,905	10,595,127
- Payable outside Pa kistan		2,771,561	2,080,909
		<u>14,402,466</u>	<u>12,676,036</u>
		<u>251,405,835</u>	<u>248,345,992</u>
Provision against advances			
- Specific provision against non-performing advances	9.2	(14,523,232)	(13,871,515)
- General provision against advances	9.2	(585,599)	(541,119)
		<u>(15,108,831)</u>	<u>(14,412,634)</u>
		<u>236,297,004</u>	<u>233,933,358</u>

9.1 Advances include Rs.21,296 million (December 31, 2012: Rs. 22,182 million) which have been placed under non-performing status as detailed below:

Category of Classification	September 30, 2013 (Un-audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	------(Rupees in '000)-----								
Other Assets Especially Mentioned (Agri Financing)	163,182	-	163,182	1,136	-	1,136	1,136	-	1,136
Substandard	3,433,756	79,837	3,513,593	717,731	15,082	732,813	717,731	15,082	732,813
Doubtful	766,469	146,805	913,274	143,850	59,912	203,762	143,850	59,912	203,762
Loss	16,155,154	550,945	16,706,099	13,204,425	381,096	13,585,521	13,204,425	381,096	13,585,521
	<u>20,518,561</u>	<u>777,587</u>	<u>21,296,148</u>	<u>14,067,142</u>	<u>456,090</u>	<u>14,523,232</u>	<u>14,067,142</u>	<u>456,090</u>	<u>14,523,232</u>
	------(Rupees in '000)-----								
Category of Classification	December 31, 2012 (Audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	------(Rupees in '000)-----								
Other Assets Especially Mentioned (Agri Financing)	143,011	-	143,011	-	-	-	-	-	-
Substandard	4,203,585	234,756	4,438,341	832,108	36,621	868,729	832,108	36,621	868,729
Doubtful	1,372,185	68,323	1,440,508	340,242	23,003	363,245	340,242	23,003	363,245
Loss	16,061,429	98,259	16,159,688	12,608,056	31,485	12,639,541	12,608,056	31,485	12,639,541
	<u>21,780,210</u>	<u>401,338</u>	<u>22,181,548</u>	<u>13,780,406</u>	<u>91,109</u>	<u>13,871,515</u>	<u>13,780,406</u>	<u>91,109</u>	<u>13,871,515</u>



9.2 Particulars of provisions against advances

	September 30, 2013 (Unaudited)			December 31, 2012 (Audited)		
	Specific	General	Total	Specific	General	Total
	-----Rupees in '000-----					
Opening balance	13,871,515	541,119	14,412,634	12,330,753	598,090	12,928,843
Exchange adjustment and other movements	31,492	6,763	38,255	3,254	(3,802)	(548)
Charge for the period / year	2,077,481	37,717	2,115,198	3,251,431	12,871	3,264,302
Reversals / recoveries	(1,428,873)	-	(1,428,873)	(1,349,727)	(66,040)	(1,415,767)
	648,608	37,717	686,325	1,901,704	(53,169)	1,848,535
Amounts written off	(28,383)	-	(28,383)	(364,196)	-	(364,196)
Closing balance	14,523,232	585,599	15,108,831	13,871,515	541,119	14,412,634

9.2.1 The additional profit (accumulated benefit) arising from availing the benefit of forced sales value (net of tax) at September 30, 2013 which is not available for distribution as either cash or stock dividend to shareholders amounted to approximately Rs. 1,657.57 million (December 31, 2012: Rs. 2,030.14 million).

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

9.2.3 General provision also includes reserve required to be maintained against financing to Small Enterprises (SE) as required under the revised Prudential Regulations for Small and Medium Enterprise Financing issued by the State Bank of Pakistan during the year. Under the revised regulations, effective September 30, 2013, banks have been required to maintain general reserve at least equivalent to 1% of the secured and performing SE portfolio and 2% of the unsecured and performing SE portfolio. The resulting charge on the Bank's portfolio has been accounted for during the quarter and nine months period ended September 30, 2013.

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

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

10 OPERATING FIXED ASSETS

Capital work-in-progress	1,228,898	790,021
Property and equipment	13,018,271	12,582,529
Intangible assets	514,226	374,970
	<u>14,761,395</u>	<u>13,747,520</u>

	Nine months period ended	
	September 30, 2013 (Un-audited)	September 30, 2012 (Un-audited)
(Rupees in '000)		
10.1 Additions to operating fixed assets		
Office premises	122,305	25,033
Leasehold improvements	297,356	171,718
Office equipments	848,328	353,701
Furniture and fixtures	110,129	80,439
Vehicles	94,690	43,657
10.2 Intangibles - additions		
Software	279,126	28,599
10.3 Disposals of operating fixed assets		
Office premises	44,944	12,638
Leasehold improvements	20,562	7,353
Office equipments	33,472	13,096
Furniture and fixtures	5,694	3,005
Vehicles	15,767	13,453
	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
(Rupees in '000)		
11 DEPOSITS AND OTHER ACCOUNTS		
Customers		
Fixed deposits	101,637,838	103,227,311
Savings deposits	177,587,761	155,001,428
Current accounts - non-remunerative	171,583,230	160,860,413
Others	4,366,864	4,341,095
	<u>455,175,693</u>	<u>423,430,247</u>
Financial institutions		
Remunerative deposits	37,286,479	33,475,535
Non-remunerative deposits	543,979	212,941
	<u>37,830,458</u>	<u>33,688,476</u>
	<u>493,006,151</u>	<u>457,118,723</u>
12 CONTINGENCIES AND COMMITMENTS		
12.1 Direct credit substitutes		
i) Government	821,627	1,005,210
ii) Banking companies and other financial institutions	2,757	2,857
iii) Others	1,849,128	2,002,742
	<u>2,673,512</u>	<u>3,010,809</u>
12.2 Transaction - related contingent liabilities		
i) Government	38,146,307	39,753,054
ii) Banking companies and other financial institutions	319,493	197,034
iii) Others	8,911,612	7,051,558
	<u>47,377,412</u>	<u>47,001,646</u>



	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
	(Rupees in '000)	
12.3 Trade - related contingent liabilities		
Letters of credit	<u>63,112,108</u>	<u>59,144,903</u>
Acceptances	<u>10,038,483</u>	<u>9,453,262</u>
12.4 Other contingencies		
Claims against the Bank not acknowledged as debts	<u>5,892,301</u>	<u>6,016,548</u>

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

	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
	(Rupees in '000)	
12.5 Commitments in respect of forward lendings		
Commitments to extend credit	<u>10,938,667</u>	<u>5,053,705</u>
12.6 Commitments in respect of forward exchange contracts		
Purchase	<u>61,038,777</u>	<u>29,175,612</u>
Sale	<u>49,122,403</u>	<u>16,624,885</u>
12.7 Commitments for the acquisition of operating fixed asset	<u>413,693</u>	<u>656,047</u>
12.8 Commitments in respect of repo transactions		
Repurchase	<u>2,946,102</u>	<u>5,985,516</u>
Resale	<u>-</u>	<u>-</u>
12.9 Other commitments		
Donations	<u>72,000</u>	<u>97,000</u>
12.10 Contingencies for tax payable (note 15)		

	September 30, 2013 (Un-audited)	September 30, 2012 (Un-audited)
	(Rupees in '000)	
13 BASIC AND DILUTED EARNINGS PER SHARE		
Profit after taxation for the period	<u>3,317,811</u>	<u>3,398,893</u>
	(Number of shares in thousand)	
Weighted average number of ordinary shares	<u>1,349,156</u>	<u>1,349,156</u>
	(Rupees)	
Basic and diluted earnings per share	<u>2.46</u>	<u>2.52</u>
	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
	(Rupees in '000)	
14 CASH AND CASH EQUIVALENTS		
Cash and balances with treasury banks	62,375,322	58,044,054
Balances with other banks	28,542,330	26,720,993
Call money lendings	2,480,324	876,870
Overdrawn nostro accounts	(34,649)	(86,177)
	<u>93,363,327</u>	<u>85,555,740</u>

15 TAXATION

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

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

In respect of monitoring of withholding taxes on profit on debt, the Bank has received various orders amounting aggregate demand of Rs.118.099 million (after reduction on rectifications) for various tax years. The Bank has filed appeals before various tax appellate forums against these orders and the management is confident that the matter will be decided in Bank's favour.

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



16 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.

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

	September 30, 2013 (Un-audited)						Total
	Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Subsidiary	Strategic Investments	
------(Rupees in '000)-----							
Deposits							
Balance at the beginning of the period	31,400	53,987	1,785,252	488,844	1,583	18	2,361,084
Placements during the period	236,961	645,301	52,230,382	9,118,963	286,019	-	62,517,626
Withdrawals / adjustments during the period	(192,251)	(639,321)	(51,554,659)	(9,167,143)	(248,186)	-	(61,801,560)
Balance at the end of the period	76,110	59,967	2,460,975	440,664	39,416	18	3,077,150
Advances							
Balance at the beginning of the period	-	132,220	2,607,770	-	24,933	-	2,764,923
Disbursements during the period	-	148,578	9,232,517	-	179,250	-	9,560,345
Repayments / adjustments during the period	-	(72,420)	(8,173,898)	-	(174,183)	-	(8,420,501)
Balance at the end of the period	-	208,378	3,666,389	-	30,000	-	3,904,767
Investments							
Balance at the beginning of the period	-	-	5,003,117	2,299,483	826,000	120,000	8,248,600
Investments during the period	-	-	91,092	-	-	-	91,092
Redemption / adjustments during the period	-	-	(150,362)	-	-	(70,000)	(220,362)
Balance at the end of the period	-	-	4,943,847	2,299,483	826,000	50,000	8,119,330
Provision held against investments	-	-	4,654,019	-	826,000	32,500	5,512,519
Call borrowings / Repo							
Balance at the beginning of the period	-	-	-	-	-	-	-
Borrowings during the period	-	-	3,000,000	-	-	-	3,000,000
Repayments during the period	-	-	(3,000,000)	-	-	-	(3,000,000)
Balance at the end of the period	-	-	-	-	-	-	-
Call lendings / Reverse repo							
Balance at the beginning of the period	-	-	-	-	-	-	-
Placements during the period	-	-	37,500,000	-	-	-	37,500,000
Withdrawals during the period	-	-	(37,500,000)	-	-	-	(37,500,000)
Balance at the end of the period	-	-	-	-	-	-	-

December 31, 2012 (Audited)							
Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Subsidiary	Strategic Investments	Total	
------(Rupees in '000)-----							
Deposits							
Balance at the beginning of the year	94,626	40,991	1,748,959	1,304,544	2,211	18	3,191,349
Placements during the year	138,926	615,576	46,255,346	18,779,760	198,830	-	65,988,438
Withdrawals / adjustments during the year	(202,152)	(602,580)	(46,219,053)	(19,595,460)	(199,458)	-	(66,818,703)
Balance at end of the year	31,400	53,987	1,785,252	488,844	1,583	18	2,361,084
Advances							
Balance at the beginning of the year	-	126,126	2,298,435	-	2,979	-	2,427,540
Disbursements during the year	-	132,754	7,931,268	-	1,901,106	-	9,965,128
Repayments / adjustments during the year	-	(126,660)	(7,621,933)	-	(1,879,152)	-	(9,627,745)
Balance at end of the year	-	132,220	2,607,770	-	24,933	-	2,764,923
Investments							
Balance at the beginning of the year	-	-	4,847,575	799,483	826,000	120,000	6,593,058
Investments during the year	-	-	192,665	1,500,000	-	-	1,692,665
Redemptions / adjustments during the year	-	-	(37,123)	-	-	-	(37,123)
Balance at end of the year	-	-	5,003,117	2,299,483	826,000	120,000	8,248,600
Provision held against investments							
	-	-	4,290,939	-	826,000	60,000	5,176,939
Call borrowings / Repo							
Balance at the beginning of the year	-	-	-	-	-	-	-
Borrowing during the year	-	-	3,986,884	-	-	-	3,986,884
Repayments during the year	-	-	(3,986,884)	-	-	-	(3,986,884)
Balance at end of the year	-	-	-	-	-	-	-
Call lendings / Reverse Repo							
Balance at the beginning of the year	-	-	-	-	-	-	-
Placements during the year	-	-	49,089,229	-	-	-	49,089,229
Withdrawals during the year	-	-	(49,089,229)	-	-	-	(49,089,229)
Balance at end of the year	-	-	-	-	-	-	-

	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
	(Rupees in '000)	
16.2 Advances		
Running finance		
- Subsidiary company	-	24,933
- Other related parties	2,402,660	1,989,034
Long term loans		
- Subsidiary company	30,000	-
- Other related parties	1,472,107	750,956
16.3 Contingencies and commitments		
Letter of credit and acceptance outstanding	215,926	69,716
Guarantees outstanding	1,601,197	1,050,663



	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
	(Rupees in '000)	
16.4 Customer Accounts		
PLS accounts		
- Other related parties	2,710,851	2,065,557
Current accounts		
- Subsidiary company	39,416	1,583
- Other related parties	226,375	122,540
Fixed deposit accounts		
- Other related parties	100,508	171,404
16.5 Bank balance with other bank		
Balance with United Bank Limited	271,239	546,735
Dividend Receivable from United Bank Limited	1,381	-
16.6 Balances with subsidiary company		
Mark-up receivable on advances	29,825	28,340
Mark-up held in suspense	27,684	27,684
Rent receivable	7,530	7,705
Provision held against rent receivable	7,530	7,705
Deposits	39,416	1,583
Brokerage payable	219	287
16.7 Balance with associates		
Advance rent received from Alfalah Insurance Company Limited	666	399
Dividend receivable from Alfalah GHP Cash Fund	9,270	-
Dividend receivable from Alfalah GHP Islamic Fund	-	30,745
16.8 Balances with other related parties		
Rent receivable from Warid Telecom (Private) Limited	84,041	97,410
Rent receivable from Wateen Telecom Limited	1,413	1,884
Rent receivable from Alfalah GHP Investment Management Limited	1,295	329
Provision held against investments in Warid Telecom (Private) Limited	4,366,796	4,003,716
Provision held against investments in Wateen Telecom Limited	287,223	287,223
Provision held against rent receivable from Warid Telecom (Private) Limited	84,041	97,410

	Nine months period ended	
	September 30, 2013 (Un-audited)	September 30, 2012 (Un-audited) (Restated)
	(Rupees in '000)	
16.9 Transactions with other bank		
Dividend income from United Bank Limited	9,675	260
16.10 Transactions with subsidiary company		
Mark-up income	2,141	602
Brokerage expense	1,116	652
Rent income	942	3,539
Provision against investment	-	1,436
Bank charges recovered	-	12
Payment in respect of operating fixed assets acquired	4,500	-
16.11 Transactions with associated companies		
Insurance premium paid to Alfalah Insurance Company Limited	433,111	384,674
Rent income from Alfalah Insurance Limited	1,397	1,597
Dividend income from Alfalah GHP Cash Fund	85,678	91,742
Dividend paid to Alfalah Insurance Company Limited	19	2,624
16.12 Transactions with other related parties		
Mark-up income on advances	208,782	200,209
Rent income from Warid Telecom (Private) Limited	19,555	71,528
Rent income from Wateen Telecom Limited	4,238	23,452
Rent income from Alfalah GHP Investment Management Limited	2,752	329
Rent expense pertaining to Wateen Telecom Limited	9,720	20,520
Charge for security services to Security and Management Services (Private) Limited and Wakenhut Pakistan (Private) Limited	171,673	138,356
Payment to Wateen Telecom Limited for purchase of equipment and maintenance charges	176,354	163,232
Payment to Monet (Private) Limited for branchless banking services	21,054	-
Underwriting Fee paid to United Bank Limited	4,350	-
Payment to Institute of Bankers of Pakistan for calendars and diaries etc.	866	-
Provision made during the period in respect of investment in Warid Telecom (Private) Limited	363,080	808,000
Commission received from Warid Telecom (Private) Limited	37,611	8,353
Provision made during the period in respect of strategic investments	14,500	-
Capital gain on sale of shares of United Bank Limited	47,893	10,254
Contribution to employees provident fund	177,510	161,912
Contribution to Gratuity fund	219,362	213,184
16.13 The key management personnel / directors compensation are as follows:		
Salaries and Allowances	847,083	532,967

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

17 DATE OF AUTHORISATION

This unconsolidated condensed interim financial information was authorised for issue on October 27, 2013 by the Board of Directors.

18 GENERAL

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

Chief Executive Officer

Director

Director

Chairman



Annexure - I

Islamic Banking Business

The bank is operating 114 Islamic banking branches as at September 30, 2013 (December 31, 2012 : 110 branches).
The statement of financial position as at September 30, 2013 is as follows:

	Note	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks		10,492,565	12,045,119
Balances with and due from financial institutions		8,285,686	8,879,048
Investments - net		58,653,336	50,573,509
Islamic financing and related assets	A-I.1	23,925,337	30,667,570
Operating fixed assets		1,737,254	1,623,716
Other assets		3,285,440	3,987,962
		106,379,618	107,776,924
LIABILITIES			
Bills payable		2,246,728	884,113
Borrowings		763,880	2,159,787
Deposits and other accounts			
- Current accounts		24,070,216	26,352,642
- Saving accounts		44,859,477	42,297,755
- Term deposits		11,639,613	10,219,729
- Others		478,908	261,724
Deposits from financial institutions - remunerative deposits		10,022,406	14,267,001
Deposits from financial institutions - non-remunerative deposits		1,211	5,883
Other liabilities		3,306,058	3,246,472
		97,388,497	99,695,106
NET ASSETS		<u>8,991,121</u>	<u>8,081,818</u>
REPRESENTED BY			
Islamic banking fund		1,800,000	1,800,000
Exchange translation reserve		10,987	11,921
Unappropriated / unremitted profit		6,335,761	5,203,575
		8,146,748	7,015,496
Surplus on revaluation of assets - net of tax		844,373	1,066,322
		<u>8,991,121</u>	<u>8,081,818</u>
Remuneration to Shariah Advisor / Board		<u>1,688</u>	<u>2,250</u>

Annexure - I

Islamic Banking Business

Note	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
	(Rupees in '000)	
CHARITY FUND		
Opening balance	78,415	43,044
Additions during the period / year	53,425	72,853
Payments / Utilisation during the period / year	(16,138)	(37,482)
Closing balance	115,702	78,415
A-1.1 Islamic financing and related assets		
Financing	21,666,287	26,840,162
Advances	2,259,050	3,827,408
Assets / inventories	-	-
Others	-	-
	23,925,337	30,667,570
A-1.2 Islamic financing and related assets		
Murabaha	9,678,022	15,815,375
Ijarah	5,225,199	5,364,809
Diminishing Musharakah	914,471	1,264,429
Musharakah	2,739,907	2,694,442
Salam	3,121,687	2,095,387
Istisna	447,217	545,092
SBP Islamic Export Refinance Scheme	1,178,400	2,382,246
Others	620,434	505,790
	23,925,337	30,667,570



Branch Network

KARACHI

Main Branch

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

Cloth Market Branch

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

Clifton Branch

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

Shahrah-e-Faisal Branch

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

Jodia Bazar Branch

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

Korangi Industrial Area Branch

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

M.A.Jinnah Road Branch

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

S.I.T.E. Branch

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

North Karachi Industrial Area Branch

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

Paper Market Branch

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

Gulshan-e-Iqbal Branch

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

Karachi Stock Exchange Branch

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

North Napier Road Branch

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

Bahadurabad Branch

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

Timber Market Branch

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

Defence Housing Authority Branch

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

PECHS Branch

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

Federal 'B' Area Branch

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

Eidgah Branch

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

Marriot Road Branch

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Jamshed Road Branch
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 Isphani Road Branch

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

Hussainabad Branch

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

DHA Phase II Ext.

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

Shireen Jinnah Colony

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

Bombay Bazar Branch

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

Garden West Area Branch

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

Khayaban -e- Shamsheer

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

Khayaban-e-Muslim Branch

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

Pakistan Chowk Branch

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

Plaza Quarters, Karachi

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

Khayab-e-Rahat

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

Babar Market (Landhi)

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

Beaumont Plaza

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

Block F, North Nazimabad

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

Block H, North Nazimabad

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

Kawish Crown Plaza

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

Khalid Bin Waleed Road

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

Sharfabad, Karachi

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

Zaibunnisa Street, Karachi

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

Water Pump

Shop # 5-1,5-2,0-1& 0-2, Plot SB-12,
Block-14, F.B.AArea, Gulberg Town, Karachi.
Phone : 021- 36375512-7
Fax : 021- 36375517

Gulshan-e-Iqbal, Block 1
Shop # G-2, Ground Floor, Sirtaj Terrace,
Block-1, Gulshan-e-Iqbal, Karachi.
Phone : 021- 34177872-5
Fax : 021-34177876

HYDERABAD

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

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

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

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

SUKKUR

B-2823/B-2851, Frere Road, Sarafa Bazar.
Phone : (071) 5628175, 5624753, 5624750
Fax : 5628176

NAWABSHAH

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

TANDO ADAM

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

SANGHAR

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

SHAHADAD PUR

City Survey No. 860-864 Ward A, Station
Road, Shahdadpur, District Sanghar
Phone : 0235-842851-5
Fax: 0235-842855

TANDO ALLAHYAR

Survey No. 271/1, Plot No. 2, National
Highway Road, Tando Allah Yar
Phone : 022-3891082
Fax : 022-3891087

KHAIRPUR

B-284-A, Katchery Road, Khairpur
Phone : 0243-552414
Fax : 0243-552418

QUETTA

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

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

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

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

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

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

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

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

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

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



CHAMAN

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

GAWADAR

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

JACOBABAD

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

HUB BRANCH

Shop # 4, S, 6 & 7 Al-Rashid Market
Main Road, Hub Chowki.
Phone : 0853-363188-92
Fax : 0853-363192

MIRPURKHAS

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

LARKANA

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

LAHORE

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Islampura Branch**

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

Karim Block Allama Iqbal Town Branch

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

Sabzazar Multan Road Branch

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

Link Road, Model Town Branch

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

Fruit Market Branch

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

Airport Branch

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

Bilal Gunj

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

DHA Phase IV

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

Mall Road

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

People Vehra Shahalam-II Branch

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

Moon Market Allama Iqbal Town, Lahore

Property No.5, Block Satluj, Moon Market,
Allama Iqbal Town, Lahore
Phone : 042- 37814192-5
Fax : 042- 37814196

Bahria Town, Lahore

904, Canal Bank Road, Opposite Sector-A,
Bahria Town, Lahore
Phone : 042-35971384-7
Fax : 042-35971389

Hall Road Lahore

Plot # 45, Khadim Centre, Near Hall Road,
Main Mall Road, Lahore
Phone : 042-37365430-33
Fax : 042-37365434

Khayaban-e-Iqbal, DHA, Lahore

69/A-XX, Phase III, Khyaban-e-Iqbal,
DHA Lahore
Phone : 042-35693857, 042-35693922,
042-35694866, 042-35694869
Fax : 042-35693725

ISLAMABAD**Blue Area Branch**

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

I-10 Markaz Branch

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

F-7 Markaz Branch

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

F-11 Markaz Branch

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

Stock Exchange Branch

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

F-10 Markaz Branch

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

I-8 Markaz Branch

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

G-9 Markaz, Islamabad

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

F-8 Markaz, Islamabad

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

Grain Market Branch

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

Bhara Kahu Branch

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

G-11 Markaz Branch

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

Tarnol Branch

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

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

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

E-11, Islamabad

Plot NO.4, Multi Professionals Cooperative
Housing Society, E-11/3, Islamabad
Phone : 051-2228942
Fax : 051-2228976

G-7, Islamabad

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

PWD, Islamabad

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

G-6 Markaz

Block No.9, Ground Floor, G-6
Markaz, Islamabad
Phone : 051-2603504-7
Fax : 051-2603508

G-8 Markaz

Islamabad Chamber of Commerce
and Industry Mauve Area, I&T Centre
Sector G-8/1, Islamabad
Phone : 051-2289389-7
Fax : 051-2289385

RAWALPINDI**The Mall Branch**

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

Satellite Town Branch

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

Jinnah Road Branch

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

Rawat

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

Lalazar Branch

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

Chaklala Branch

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

College Road Branch

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

Peshawar Road Branch

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

Airport Road

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

Khanna Branch

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

Chowk Sadiqabad Branch

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

Kahuta Branch

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

Adamjee Road Branch

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

Tench Bhatta Branch

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

**Adyala Road Branch**

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

Baghsardaran Branch

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

Bohar Bazar

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

Faizabad Branch

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

Saidpur Road, Rawalpindi

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

Naz Cinema Murree Road, Rawalpindi

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

Bahria Town Phase IV

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

Liaqat Road, Rawalpindi

B/568, Liaqat Road, Rawalpindi
Phone : 051-5776162, 051-5776163
Fax : 051-5776165

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, Minerva Road
Phone : (041) 2540763- 5
Fax : 2540759

Sheikhupura Road, Faisalabad

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

Babar Chowk Branch

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

Khurrianwala Branch

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

Samanabad Branch

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

Samundri Branch

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

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

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

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

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

Mamu Kanjan
Luqman Chowk, Bank Bazar, Lakar Mandi,
Mamu Kanjan, Distt. Faisalabad
Phone : 041-3431583
Fax : 041-3431585

Jhumra Road, Mansoorabad, Faisalabad
21-Main Jhumra Road Railway Gate,
Mansoorabad Faisalabad
Phone : 041-8556273
Fax : 041-8556274

PESHAWAR

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

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

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

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

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

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

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

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

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

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

ATTOCK

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

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

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

GHOURGHUSHTI

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

KAMRA

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

HANGU

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



MULTAN

Abdali Road Branch

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

Vehari Road Branch

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

Hussain Agahi Branch

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

Chowk Shaheedan Branch

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

Shahrukn-e-Alam Branch

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

Bosan Road Branch

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

Lodhran Branch

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

Quaid-e-Azam Road Branch

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

Garden Town

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

Shujaabad

Property no. 363/A Opposite Grain Market
Railway Road, Shujaabad, District Multan
Phone : 061-4396122
Fax : 061-4396121

SIALKOT

40/A, Paris Road.

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

Sambrial Branch

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

Shahabpura Branch

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

Kashmir Road

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

RAHIM YAR KHAN

12-A, Model Town, Shahi Road.
Phone : (068) 5879880-1, 5885970
Fax : 5879882

GUJRANWALA

Opposite Iqbal High School, G.T.
Road, Gujranwala
Phone : (055) 3859931-3, 3847031-33
Fax : 3856471, 3255295

Satellite Town Branch

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

Rail Bazar

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

Nowshera Virkan

Nokhar Road, Nowshera Virkan,
Distt. Gujranwala
Phone : 055-6760701
Fax : 055-6760702

Sheikhupura Road

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

SAHIWAL

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

Farid Town Branch

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

SARGODHA

91-C/2 University Road, Sargodha

Phone : (048) 3724138-9 Fax : 3724193

Satellite Town Branch

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

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

CHAK NO. 111 SB

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

GUJRAT

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

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

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

MARDAN

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

BAHAWALPUR

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

CHINIOT

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

DASKA

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

HAFIZABAD

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

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

CHICHAWATNI

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

ARIFWALA

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

PAKPATTAN

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

DERA GHAZI KHAN

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

MINGORA, SWAT

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

JHELUM

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

MIAN CHANNU

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

SHEIKHUPURA

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

DERA ISMAIL KHAN

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

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

OKARA

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



ABBOTTABAD

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

Abbottabad City

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

JHANG

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

Mouza Shumali Shorkot Branch
Main Jhang Multan Road, Shorkot,
District Jhang.

Phone : (047) 5312018
Fax : (047) 5312016

TOBA TEK SINGH

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

BUREWALA

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

KOHAT

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

Main Bazar Branch

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

SADIQABAD

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

MANDI BHAUDDIN

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

LALA MUSA

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

AHMEDPUR EAST BRANCH

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

DAHARKI

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

GHOTKI

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

HARONABAD

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

HASILPUR

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

KHARIAN

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

GILGIT

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

NLI Market, Gilgit

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

CHAKWAL

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

BHALWAL

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

KASUR

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

Mustafabad

Main Ferozpur Road, Mustafabad,
Lalyani, District Kasur
Phone : 049-2450113-15
Fax : 049-2451071

Pattoki Branch

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

MANSEHRA

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

Oghi Branch

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

BANNU

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

CHITRAL

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

HAZRO

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

KOTLA

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

MIRPUR, AZAD JAMMU & KASHMIR

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

KALLAR SYEDAN

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

GUJAR KHAN

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

GOJRA

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

Gojra District Mandi Bahauddin

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

MURIDKE

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

JARANWALA

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

Husein Sugar Mills

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

BAHAWALNAGAR

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

MUZAFFARGARH

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

KHANPUR

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

HARIPUR

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

Haripur City

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

DINGA

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



WAZIRABAD

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

JAUHARABAD

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

Mandi 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, 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
Gilligt-Baltistan
Phone: 05812-450475-76
Fax: 05812-450477

JAMPUR

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

LAYYAH

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

MUZAFFARABAD

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

NOWSHERA

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

QABOOLA

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

RAWAT

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

RENALA KHURD

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

SIBI

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

WAISA

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

YAZMAN

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

BATKHELA

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



GAGGO MANDI

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

GHAZI

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

HAAVELI LAKHA

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

Hunza Nagar

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

KANDHKOT

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

MIRPUR MATHELO

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

MORO

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

RAJANPUR

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

SHINKIARI

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

FAROOQABAD

Mohalla Kashmirian, Farooqabad,
District Sheikhpura
Phone : 056-3875441-5
Fax : 056-3875446

RAILWAY ROAD, SHEIKHPURA

Railway Road, Grain Market, Sheikhpura.
Phone : 056-3612072
Fax : 042-3612074

ALI PUR

Plot # W/R 1018, Opposite AC House,
Multan Road, Ali Pur, District Muzaffargarh
Phone : 066-2700230-33
Fax : 066-2700231

FORT ABBAS

Plot # 44-C Grain Market, Fort Abbas
Phone : 063-2510106
Fax : 063-2510607

MUSLIM BAGH

Khasra No.1750, Station Road Muslim
Bagh District Qilla Saifullah, Balochistan
Phone : 0823-669431-36
Fax : 0823-669433

SILLANWALI

Committee Road, Sillanwali, District Sargodha
Phone : 048-6531795/048-6531895
Fax : 048-6532895

MALAKWAL

Property # B-II 966, Main Market, Tehsil
Malakwal, District Mandi Bahauddin
Phone : 0546-582940/0546-582944
Fax : 0546-582942

ISLAMIC BANKING BRANCHES

Uni-Tower, Karachi

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

Shahrah-e-Faisal, Karachi

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

Jodia Bazar

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

Gulistan-e-Jauhar

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

Korangi Industrial Area

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Main Branch, Lahore**

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

McLeod Road, Lahore

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

New Garden Town, Lahore

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

Y Block, Lahore

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

Johar Town, Lahore

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

Zarrar Shaheed Road

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

Gulshan-e-Ravi

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

Qurtaba Chowk

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

Mughalpura Branch

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

Multan Road, Lahore

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

Wahdat Road, Lahore

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

Chung Branch, Lahore

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

Kot Abdul Malik, Lahore

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

Shah Alam, Lahore

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

Azam Cloth Market Branch

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

College Road Township Branch

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

Daroghawala Branch

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

Kahna Nau Branch

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

Misri Shah Branch

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

DHA Phase VI, Lahore

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

DHA Main Boulevard, Lahore

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

Model Town Branch

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

Ferozpur Road, Lahore

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

Jinnah Avenue, Islamabad

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

G-10 Markaz, Islamabad

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Faisal Arcade G.T. Road, Gujranwala
Phone : (055) 4557301-05 Fax : 4557310

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

2, Bosan Road, Multan
262-B, Gulgosht Colony
Phone : (061) 750941-5
Fax : 750885

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

Jamrud Road, Peshawar
Phone : (091) 5701385-89
Fax : 5701392

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

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

**Sialkot**

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

Sialkot Cantt

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

Rahim Yar Khan

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

Dera 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

Satellite Town Quetta

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

Hyderabad Branch

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 Gujrat 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 : 0622-889913-12
Fax : 0622-889918

Kabirwala Branch

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

Kot Addu Branch

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

Shahkot Branch

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

Sukkur Branch

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

Mission Chowk, Branch

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

Sadiqabad Branch

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

Jhelum

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

Civil Lines Jhang

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

Grain Market, Okara

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

Manshera

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

Committee Chowk, Rawalpindi

Plot No.28, Mall of Pindi, Committee
Chowk, Rawalpindi
Phone : 051-5782070-5
Fax : 051-5782076

Afshan Colony, Rawalpindi

Plot # 261, Main Range Road,
Afshan Colony, Rawalpindi
Phone : 051-5160336-42
Fax : 051-5160343

Malir

Plot No. CM 10 & 11, Gulshan-e-Rafi,
Survey No. 279, Malir, Karachi
Phone : 021-34491427-9
Fax : 021-34491431

F-8, Islamabad

Shop # 4-6, Kalim Plaza, F-8
Markaz, Islamabad
Phone : 051-2817310-5
Fax : 051-2817317

Sharakpur

Main Circular Road, Sharakpur,
Tehsil Ferozwala, Distt. Sheikhpura
Phone : 056-2591791-95
Fax : 056-2591796

Latifabad, Hyderabad

Plot No. 1, Block-C, Civic Centre, Unit
No. 7, Latifabad, Hyderabad.
Phone : 022-3813925
Fax : 022-3813928

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

Uttara, Dhaka- Bangladesh

House 4, Garib E Newaz Avenue,
Sector 11, Uttara Dhaka-1230
Phone: 88 02 8991619, 8991736
Fax: 88 02 8991908

Mirpur, Dhaka- Bangladesh

Lakewood Avenue, Plot 1, Avenue 1,
Block D, Section 11 Mirpur, Dhaka-1216
Phone: 88 02 9028451, 9028452
Fax: 88 02 9028453

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

UN Compound Branch

UN Compound, Jalal Abad
Road, Kabul, Afghanistan

HERAT**Herat Branch**

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

KINGDOM OF BAHRAIN**MANAMA (OBU)**

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